APPENDIX A

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	First Named Inventor David Lee Garrison		J Lee Garrison	
	Art Unit		2156	
(Not for Submission under 57 of K 1.55)	Examiner Name	Sana	A. Al Hashemi	
	Attorney Docket Numb	er	23952-0046	

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	<b>4</b>	Declaration by Mary Elizabeth Lawson, executed in October 2006, describing remittance-related payment processing capabilities prior to December 19, 1996.					
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